

# Wells Fargo Combined Statement of Accounts

November 26, 2024 ■ Page 1 of 7



ALDO C CACERES  
2773 RESNIK CIR E  
PALM HARBOR FL 34683-7218

## Questions?

*Available by phone 24 hours a day, 7 days a week:*  
We accept all relay calls, including 711  
1-800-TO-WELLS (1-800-869-3557)  
*En español:* 1-877-727-2932

*Online:* wells Fargo.com  
*Write:* Wells Fargo Bank, N.A. (287)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

*A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.*

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Other Wells Fargo Benefits

### 3 Things to watch out for when shopping online for the holidays

1. Fake Fraud alerts. Be careful if you receive a call or message about a fraudulent purchase. Always contact the merchant, your bank or card provider directly to verify.
2. Bogus shipping notifications. Look out for texts or emails that say there's an issue or problem with your package delivery. Don't click links or open attachments without verifying first.
3. Questionable sellers or sites. Watch out for sellers who pressure you to pay with a payment app, gift card or crypto. Only purchase concert and sporting events tickets from the original legitimate site. Be cautious of buying a new kitten or puppy from a social media ad. Meet the pet in person before paying.

Tip: Use a credit card to make online purchases if you can - it has additional security features built in.

### How to donate safely this holiday season

This holiday season, safely support your favorite causes and avoid charity scams. Before donating, research new charities using a resource like Better Business Bureau® or give.org.



# Summary of accounts

## Checking and Savings

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Clear Access Banking <sup>SM</sup>	2	1403342494	4,811.96	4,324.41
Wells Fargo Way2Save <sup>®</sup> Savings	5	5853636339	6,012.40	6,012.45
Total deposit accounts			\$10,824.36	\$10,336.86

# Wells Fargo Clear Access Banking <sup>SM</sup>

## Statement period activity summary

Beginning balance on 10/25	\$4,811.96
Deposits/Additions	460.00
Withdrawals/Subtractions	- 947.55
Ending balance on 11/26	\$4,324.41

Account number: 1403342494  
ALDO C CACERES  
*Florida account terms and conditions apply*  
For Direct Deposit use  
Routing Number (RTN): 063107513

## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/28		Zelle From Konstantinos Psaradellis on 10/26 Ref # Bacb2Fbqo45K	10.00		
10/28		Purchase authorized on 10/26 Raising Canes 0734 Tallahassee FL S304301163359363 Card 0158		28.68	
10/28		Purchase authorized on 10/27 McDonald's F7544 Tallahassee FL S584301691716465 Card 0158		5.38	
10/28		Purchase authorized on 10/27 Sq *The Bark Tallahassee FL S304301765746783 Card 0158		10.00	4,777.90
10/29		Purchase authorized on 10/28 Publix #782 Tallahassee FL S464303009103433 Card 0158		55.93	4,721.97
10/31		Zelle From Caceres Ashley on 10/31 Ref # Pp0Y6LsdgI November College Expenses	450.00		5,171.97
11/1		Purchase authorized on 10/30 Churchs Chicken 11 Tallahassee FL S464304704058067 Card 0158		16.86	5,155.11
11/4		Purchase authorized on 10/31 Shell Oil 91004075 Tallahassee FL S584305652141220 Card 0158		40.89	
11/4		Purchase authorized on 11/01 Ihop 360212 Clearwater FL S584306633028095 Card 0158		27.70	
11/4		Purchase authorized on 11/02 Five Belo 3130 Tampa R Oldsmar FL P000000870459943 Card 0158		2.88	
11/4		Zelle to Aldo on 11/03 Ref #Pp0Y6W2K4Q Nov Rent 2024		350.00	
11/4		Purchase authorized on 11/03 Wal-Mart #3414 Palm Harbor FL P000000873650631 Card 0158		29.21	
11/4		Purchase authorized on 11/03 Marathon Petro23 Lamont FL P00000083521056 Card 0158		3.20	4,701.23
11/5		Purchase authorized on 11/04 Publix #782 Tallahassee FL S464310022588531 Card 0158		57.90	4,643.33
11/12		Purchase authorized on 11/08 Chipotle 1534 Tallahassee FL S304313727794666 Card 0158		10.37	
11/12		Purchase authorized on 11/09 Slim Chickens 1650 Tallahassee FL S304315089124123 Card 0158		13.21	



Transaction history(continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/12		Purchase authorized on 11/10 Publix #782 Tallahassee FL S384316030683622 Card 0158		67.95	4,551.80
11/13		Purchase authorized on 11/13 Sam's Club Tallahassee, FL P000000772519819 Card 0158		40.65	4,511.15
11/14		Purchase authorized on 11/13 Publix #1051 Tallahassee FL S304318775653509 Card 0158		4.59	4,506.56
11/15		Purchase authorized on 11/14 Culvers of Tallaha Tallahassee FL S384320090968740 Card 0158		14.66	4,491.90
11/18		Purchase authorized on 11/15 Exxon Ami 96 LLC Tallahassee FL S584320742035778 Card 0158		45.87	
11/18		Purchase authorized on 11/16 Raising Canes 0734 Tallahassee FL S384322110803372 Card 0158		18.05	4,427.98
11/19		Purchase authorized on 11/18 Publix #782 Tallahassee FL S464324085615573 Card 0158		44.74	4,383.24
11/21		Purchase authorized on 11/20 Chipotle 1534 Tallahassee FL S464325735112979 Card 0158		10.37	4,372.87
11/22		Purchase authorized on 11/21 Florida State Chic Tallahassee FL S304326665622381 Card 0158		16.53	4,356.34
11/25		Purchase authorized on 11/22 Slim Chickens 1650 Tallahassee FL S384327749399717 Card 0158		11.38	
11/25		Purchase authorized on 11/23 Starbucks 08561 Oldsmar FL S464328744020702 Card 0158		3.37	
11/25		Purchase authorized on 11/24 Wawa 5311 Tampa FL S384330085994414 Card 0158		5.79	4,335.80
11/26		Purchase authorized on 11/25 Tst* Gofruit Juice Tampa FL S464330842704008 Card 0158		11.39	4,324.41
Ending balance on 11/26					4,324.41
Totals			\$460.00	\$947.55	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/25/2024 - 11/26/2024	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Age of primary account owner	13 - 24	<input type="checkbox"/>
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 <input type="checkbox"/>
RD/RD		

IMPORTANT ACCOUNT INFORMATION

ATM Cash Deposit Security Limitations

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Effective November 6, 2024, the section of the Deposit Account Agreement titled "Depositing Funds," subsection titled "Our right to decline deposits," is deleted and replaced with the following:

#### Our right to decline deposits

We may decline all or part of a deposit, including cash, for any reason. This could happen, for example, if a payee isn't a co-owner, authorized signer, or authorized representative on your account, we can't verify an endorsement, the check was issued from a credit account, the dollar amount of the deposit, the check looks suspicious, or it's a non-U.S. item. If we decline a deposit that you mailed to us, we may return it to you at your cost (including charging you for postage and handling to return foreign currency coin or paper), or retain any invalid checks or other documents included in the deposit without crediting your account, at our discretion. There are limits on the total dollar amount of checks that can be deposited at Wells Fargo ATMs per transaction. We may decline ATM check deposits that exceed \$1 million. For security reasons there may also be limits on the dollar amount or frequency of cash deposits you can make at Wells Fargo ATMs.

If we cannot verify an endorsement, we can also decline to pay, cash, or send the item for collection. We can require that all endorsers be present and that you deposit the item instead of cashing it.

Non-account owners are not allowed to deposit cash into consumer accounts. For business accounts, any person wanting to make a cash deposit must provide an acceptable form of identification before we accept a cash deposit.

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#### Wells Fargo Deposit Account Agreement: Changes To Consumer Arbitration Agreement And Other Dispute Resolution Provisions

Effective November 6, 2024, we are updating the Wells Fargo Deposit Account Agreement. This includes changes to the dispute resolution provisions. Wells Fargo greatly values and appreciates its relationships with its customers. These changes are designed to ensure that in the unlikely event that a dispute arises between us, that there are streamlined procedures in place to ensure a fair and efficient process in arbitration.

The changes to the arbitration agreement applicable to Consumer Accounts ("Arbitration Agreement" or "Agreement") can be found at pp. 38-39 of the Wells Fargo Deposit Account Agreement, including: (a) the party initiating arbitration must sign the arbitration demand and include certain information in its demand; (b) any party may request to have the arbitration conducted by a video or in-person hearing or through written submissions, with certain exceptions; (c) like in federal court, the arbitrator may issue sanctions or order cost shifting under certain circumstances consistent with the Federal Rules of Civil Procedure; (d) all issues are for the arbitrator to decide, except that issues relating to whether an arbitration agreement exists or whether a dispute falls within that agreement, or whether the agreement is enforceable, are for a court to decide; and (e) a small claims court will determine whether a dispute falls within its jurisdiction if a party chooses to have a claim brought to such a court.

The updates also include changes to the Additional Terms and Services, located at pp. 42-43 of the Wells Fargo Deposit Account Agreement, including: (a) modifications to the class action waiver applicable in arbitration and litigation; and (b) the addition of a venue provision noting that if the Arbitration Agreement is ever deemed not applicable, then, except for disputes brought in small claims court, the parties consent to the jurisdiction of the state or federal courts in the state whose laws govern the consumer's account.

The revised Deposit Account Agreement, effective November 6, 2024, is available at [www.wellsfargo.com/online-banking/consumer-account-fees/](https://www.wellsfargo.com/online-banking/consumer-account-fees/), by calling the Bank at the number listed on your account statement, or by visiting a branch.

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#### Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](https://wellsfargo.com/personalloan).



# Wells Fargo Way2Save® Savings

## Statement period activity summary

Beginning balance on 10/25	\$6,012.40
Deposits/Additions	0.05
Withdrawals/Subtractions	- 0.00
Ending balance on 11/26	\$6,012.45

Account number: 5853636339  
ALDO C CACERES  
*Florida account terms and conditions apply*  
For Direct Deposit use  
Routing Number (RTN): 063107513

## Interest summary

Interest paid this statement	\$0.05
Average collected balance	\$6,012.40
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.05
Interest paid this year	\$0.80

## Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/26	Interest Payment	0.05		6,012.45
Ending balance on 11/26				6,012.45
Totals		\$0.05	\$0.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

## Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/25/2024 - 11/26/2024	Standard monthly service fee \$5.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Minimum daily balance	\$300.00	\$6,012.40 <input type="checkbox"/>
• A daily automatic transfer from a linked Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Save As You Go® transfer from a linked Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• A monthly automatic transfer from a linked Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	0 - 24	<input type="checkbox"/>
•		<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

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